

**IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE**

Application No. : 09/894,274 Confirmation No.: 5243  
Applicants : M. Tanumihardja et al.  
Filed : June 27, 2001  
Group Art Unit : 3696  
Examiner : Examiner: F. Poinvil  
Docket No. : 14067.0067

OK to Enter Title : WIRELESS PAYMENT PROCESSING

/FP/ Mail Stop After Final  
1/26/2011 Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450.

**RESPONSE AFTER FINAL OFFICE ACTION UNDER 37 C.F.R. 1.116**

Sir:

In response to the Final Office Action mailed November 17, 2010, please consider the following remarks:

**A Listing of the Claims** begins on page 2 of this paper.

**Remarks** begin on page 18 of this paper.